

Certificate Number: 00415-NYW-CC-005448413

CERTIFICATE OF COUNSELING

I CERTIFY that on November 19, 2008, at 9:15 o'clock AM EST,

HEATHER JARRELL received from

Consumer Credit Counseling Service of Rochester, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of New York, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

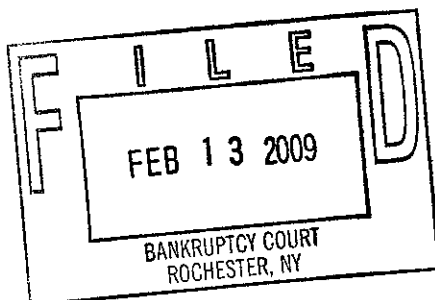
This counseling session was conducted by telephone.

Date: November 19, 2008

By

Name Lynn Bishop

Title Accounting Specialist



* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).